

Exhibit D



OCWEN REALTY ADVISORS

File # 40906240
Order # 40906240_1Date 05/05/2009
Date Ordered 5/4/2009

THIS BROKERS PRICE OPINION IS INTENDED FOR USE BY OCWEN REALTY ADVISORS FOR INTERNAL PURPOSES ONLY.

SUBJECT

Property Address 167-02 111th Avenue	City Jamaica	State NY	Zip Code 11433	County Queens
Borrower Dhankumari Singh	Project Type <input checked="" type="checkbox"/> PUD <input type="checkbox"/> Condominium	Assessed Value \$ 160,000.00		

APN/Legal Desc.451020526

Is the property currently listed? Yes No Current/Prior Subject Property Listing: Price Date

Current Listing Agent Agency Phone #

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not factors.

Location <input checked="" type="checkbox"/> Urban <input type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property values <input type="checkbox"/> Increasing <input type="checkbox"/> Stable <input checked="" type="checkbox"/> Declining
Built up <input type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input checked="" type="checkbox"/> Under 25%	Demand/supply <input type="checkbox"/> Shortage <input type="checkbox"/> In balance <input checked="" type="checkbox"/> Over supply
Growth rate <input type="checkbox"/> Rapid <input type="checkbox"/> Stable <input checked="" type="checkbox"/> Slow	Marketing time <input type="checkbox"/> Under 3 mos. <input type="checkbox"/> 3-6 mos. <input checked="" type="checkbox"/> Over 6 mos.

Appreciation/Depreciation over past year: -14.00 % No. of Active Listings in Neighborhood: 75 Vacancy Rate: 5-10%

Neighborhood Sale Prices range from: 150,000.00 to \$ 700,000.00 Listing Prices range from: 150,000.00 to \$ 699,999.00

Predominant Occupancy: Owner Tenants Estimate # in Neighborhood: Vacant/Boarded 50 REO Listings 50

SITE IMPROVEMENTS

Property Type Single Family Residence No. of Stories 2 Type (Det./Att.) Detached Occupant: Owner Tenant VacantDoes the property generally conform to the neighborhood in terms of style, condition, and construction materials? Yes No Manufactured Housing Yes NoAre Subject Improvements impacted by: Fire Vandalism Condemnation Environmental Hazards Flooding

SALES COMPARISON ANALYSIS

FEATURE	SUBJECT	SALE 1	SALE 2	SALE 3
Address 167-02 111th Avenue	156-02 111th Avenue	157-12 108TH Avenue	164-12 104 Road	
City	Jamaica	Jamaica	Jamaica	Jamaica
State	NY	Ny	NY	NY
Zip Code	11433	11433	11433	11433
Proximity to Subject		0.39	0.53	0.56
Original List Price	\$ 160,000.00	\$ 178,000.00	\$ 185,000.00	
List Price When Sold	\$ 160,000.00	\$ 178,000.00	\$ 185,000.00	
Sale Price	\$ 160,000.00	\$ 178,000.00	\$ 185,000.00	
Price/Gross Living Area	\$ 126.98	\$ 141.38	\$ 143.52	
Date of Sale	04/29/2009	04/08/2009	04/24/2009	
Days on Market	120	120	120	
Data & Verif. Sources	MLS	MLS	Comps Inc	Comps Inc
Sales or Financing Concessions	unknown 0	unknown 0	unknown 0	unknown 0
REO/Foreclosure		Yes	Yes	Yes
Location/ Subdivision	Urban No	Urban No	Urban No	Urban No
Lot Size	2,500.00	2,225.00	2,509.00	2,620.00
Landscaping	Minimal	Minimal	Minimal	Minimal
View	Typical	Typical	Typical	Typical
Land Value	\$ 96,885.00	\$ 94,500.00	\$ 96,700.00	\$ 975,450.00
# of Units	1	1	1	1
Design (Style)	Colonial	Colonial	Colonial	Colonial
Actual Age (Yrs.)	84.00	84.00	89.00	84.00
Condition	Fair	Fair	Fair	Fair
Above Grade	Total Bdms Baths	Total Bdms Baths	Total Bdms Baths	Total Bdms Baths
Room Count	6 3 1.00	6 3 1.00	6 3 1.00	6 3 1.00
Gross Living Area	1,264.00 Sq. Ft.	1,260.00 Sq. Ft.	1,259.00 Sq. Ft.	1,289.00 Sq. Ft.
Basement and Finished Rooms Below Grade	150 1	150 1	150 1	150 1
Garage/Carport	None	None	None	None
Other Amenities	None	None	None	None
Date of Prior Sales		04/29/2009	04/08/2009	04/24/2009
Price of Prior Sales	\$ 160,000.00	\$ 178,000.00	\$ 185,000.00	
Indicate Property Most Comparable to Subject (Check one)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Reason for selecting most comparable sale:

All comps similar in gla, sqft, style and effective age. Single family home in urban neighborhood, close to all amenities. Comparables are in an REO driven area.

LISTING COMPARISON ANALYSIS													
FEATURE		SUBJECT		LISTING 1			LISTING 2			LISTING 3			
Address			167-02 111th Avenue			164-57 109th Ave			160-03 108th Avenue			128-36 147th St	
City		Jamaica		Jamaica			Jamaica			Jamaica			
State		NY		Ny			NY			NY			
Zip Code		11433		11433			11433			11433			
Proximity to Subject		0.48			0.47			0.69					
Current List Price		\$		\$ 159,000.00			\$ 170,000.00			\$ 189,000.00			
Current List Date		04/27/2009			03/23/2009			02/11/2009					
Original List Price		\$		\$ 159,000.00			\$ 170,000.00			\$ 189,000.00			
Original List Date		04/27/2009			03/23/2009			02/11/2009					
Price/Gross Living Area		\$		\$ 132.50			\$ 130.77			\$ 140.00			
Days on Market		9			60			95					
Data & Verif. Sources		MLS			MLS			MLS					
REO/Foreclosure		Yes			Yes			Yes					
Location/ Subdivision		Urban No			Urban No			Urban No			Urban No		
Lot Size		2,500.00			2,500.00			2,500.00			2,000.00		
View		Typical			Typical			Typical			Typical		
Land Value		\$ 96,885.00			\$ 94,500.00			\$ 96,750.00			\$ 96,900.00		
# of Units		1			1			1			1		
Design (Style)		Colonial			Colonial			Colonial			Colonial		
Actual Age (Yrs.)		84.00			79.00			94.00			64.00		
Condition		Fair			Fair			Fair			Fair		
Above Grade		Total	Bdms	Baths	Total	Bdms	Baths	Total	Bdms	Baths	Total	Bdms	Baths
Room Count		6	3	1.00	6	3	1.00	6	3	1.00	6	3	1.00
Gross Living Area		1,264.00		Sq. Ft.	1,200.00		Sq. Ft.	1,300.00		Sq. Ft.	1,350.00		Sq. Ft.
Basement and Finished		150			100			150			150		
Rooms Below Grade		1			1			1			1		
Garage/Carpport		None			None			None			None		
Other Amenities		None			None			None			None		
Date of Prior Sales		04/27/2009			03/23/2009			02/11/2009					
Price of Prior Sales		\$			\$ 159,000.00			\$ 170,000.00			\$ 189,000.00		
Indicate Property Most Comparable to Subject (Check one)					<input type="checkbox"/>		<input checked="" type="checkbox"/>		<input type="checkbox"/>				

Reason for selecting most comparable listing:
All comps similar in gla, sqft, style and effective age. Single family home in urban neighborhood, close to all amenities.
Comparables are in an REO driven area.

Explain all extraordinary characteristics of subject property, comparable sales and listings:
According to compatible research comp values are based on current market condition and fair market value. Comparables are in an REO driven area.

Evaluator's Opinion	Low \$ 160,000.00	Normal Marketing Time	Evaluator's Opinion	Low \$ 135,000.00
of Value	High \$ 180,000.00	of 121-180 days.	of Value	High \$ 160,000.00
Date Completed: 05/05/2009	Evaluator's Name: Lucille Yulo		Phone Number: (516) 318-2035	
Broker's Years of Experience 3.00	Broker's Distance to Subject 8.00		License Number: 10401210038	

SUPPLEMENTAL ADDENDUM

File # 40906240

Probable Sale Price	90-Day Marketing Time	120-Day Marketing Time	180-Day Marketing Time
As Is	160,000.00	160,000.00	160,000.00

Comments: (Describe your marketing strategy and reasons for As Is recommendation)

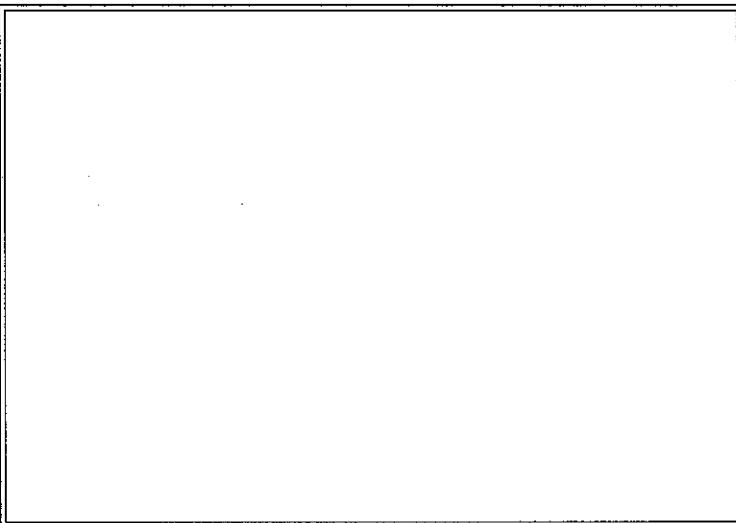
Priced according to current market condition and based on REO driven area.

Borrower:	Dhankumari Singh	File No.:	40906240
Property Address:	167-02 111th Avenue	Case No.:	40906240 1
City:	Jamaica	State:	NY
Lender:		Zip:	11433



**FRONT VIEW OF
SUBJECT PROPERTY**

Appraised Date:
Appraised Value: \$

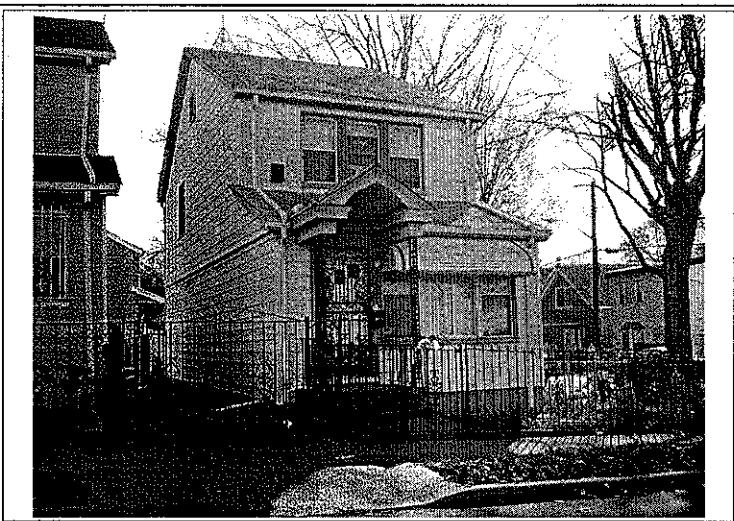


**REAR VIEW OF
SUBJECT PROPERTY**



STREET SCENE

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COMPARABLE SALE #1

156-02 111th Avenue

Sale Date: 04/29/2009

Sale Price: \$ 160,000.00



COMPARABLE SALE #2

157-12 108TH Avenue

Sale Date: 04/08/2009

Sale Price: \$ 178,000.00



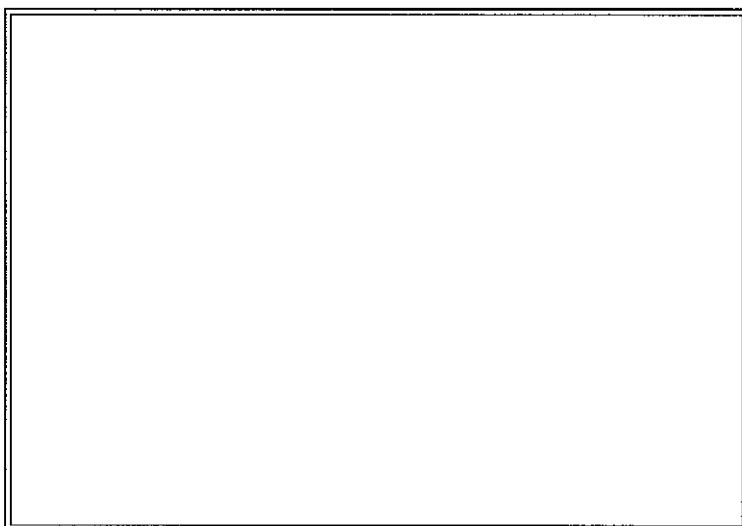
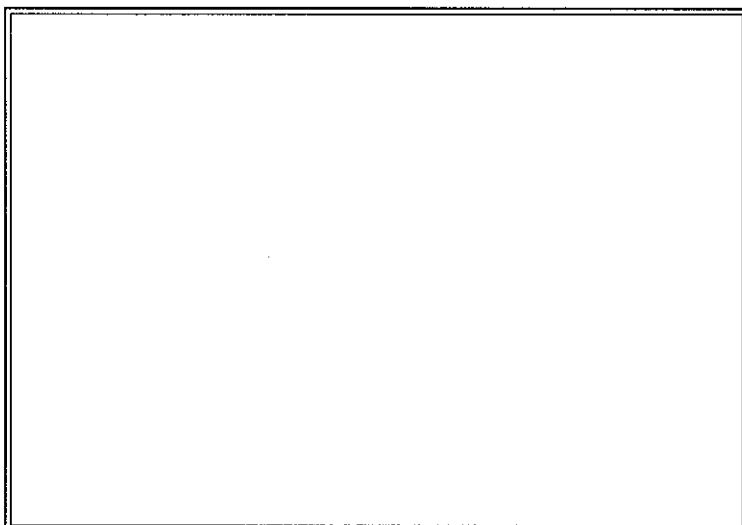
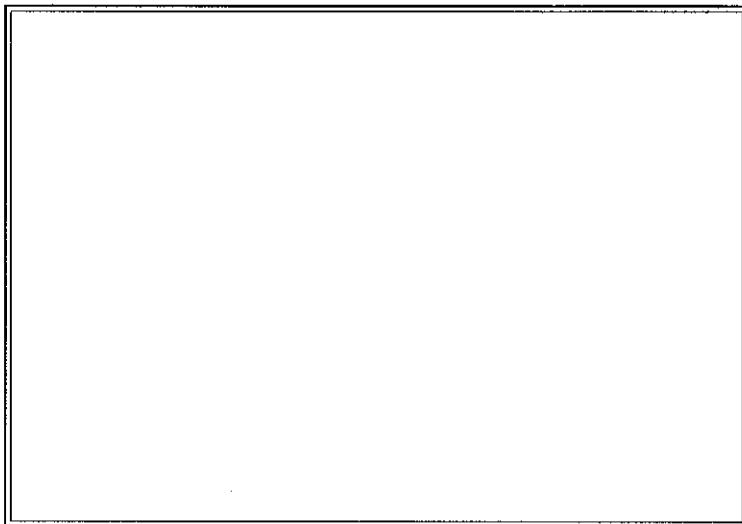
COMPARABLE SALE #3

164-12 104 Road

Sale Date: 04/24/2009

Sale Price: \$ 185,000.00

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LOCATION MAP

Borrower:	Dhankumari Singh
Property Address:	167-02 111th Avenue
City:	Jamaica
Lender:	

File No.: 40906240
Case No.: 40906240 1
State: NY Zip: 11433

